

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 18-14689-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nicole Davis  
545 McChesney Street  
Orange, NJ 07050

Social Security No.:  
xxx-xx-1832

Employer's Tax I.D. No.:

---

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 06/19/2018 and a confirmation hearing on such Plan has been scheduled for 7/25/2018 at 09:00 AM.

The debtor filed a Modified Plan on 07/31/2018 and a confirmation hearing on the Modified Plan is scheduled for 9/12/2018 at 09:00 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: July 31, 2018  
JAN: dlr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Nicole Davis  
 Debtor

Case No. 18-14689-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Jul 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2018.

db +Nicole Davis, 545 McChesney Street, Orange, NJ 07050-1218  
 cr +Newark Firemen Federal Credit Union, c/o, Neal M. Ruben, Esq., 179 Avenue at the Common, Suite 201, Shrewsbury, NJ 07702-4558  
 517380040 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517380042 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
 517659120 Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840  
 517380044 +Cavalry Services, LLC, PO Box 27288, Tempe, AZ 85285-7288  
 517380046 +City of Orange Township, 8189 Adams Dr., Hummelstown, PA 17036-8625  
 517380049 +Equifax, POB 740241, Atlanta, GA 30374-0241  
 517380050 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517380051 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 517380052 +Horizon Blue Cross, PO Box 317, Newark, NJ 07101-0317  
 517380054 +KML Law Group PC, 216 Haddon Avenue, ste 406, Collingswood, NJ 08108-2812  
 517639011 +Laridian Consulting, Inc., c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609  
 517380055 +Lincoln Court LLC, 357 Lincoln Ave, Orange, NJ 07050-2377  
 517380058 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046  
 517380732 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517380060 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 517380063 +Tempoe LLC, 1750 Elm St #1200, Manchester, NH 03104-2907  
 517380064 +TransUnion, 555 W. Adams Street, Chicago, IL 60661-3631  
 517380065 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 01 2018 00:27:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Aug 01 2018 00:26:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +E-mail/Text: bnc@atlasacq.com Aug 01 2018 00:26:09 Atlas Acquisitions LLC, 294 Union Street, Attn: Avi Schild, Hackensack, NJ 07601-4303  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 01 2018 00:43:29 Orion, c/o PRA Receivables Management LLC, POB 41021, Norfolk, VA 23541-1021  
 517380041 +E-mail/Text: g20956@att.com Aug 01 2018 00:27:33 AT&T, P.O Box 537104, Atlanta, GA 30353-7104  
 517380039 +E-mail/Text: EBNProcessing@afni.com Aug 01 2018 00:27:09 Afni, Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097  
 517414045 +E-mail/Text: bnc@atlasacq.com Aug 01 2018 00:26:09 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
 517540593 E-mail/PDF: resurgentbknofications@resurgent.com Aug 01 2018 00:30:26 CACH, LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675  
 517380043 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 01 2018 01:30:36 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517543853 +E-mail/Text: bankruptcy@cvaps.com Aug 01 2018 00:27:19 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 517380045 +Fax: 602-659-2196 Aug 01 2018 01:15:11 Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703  
 517380047 +E-mail/Text: Bankruptcy.Consumer@dish.com Aug 01 2018 00:26:56 Dish, PO Box 94063, Palatine, IL 60094-4063  
 517380048 +E-mail/Text: bankruptcynotices@dcicollect.com Aug 01 2018 00:27:32 Diversified Consultants, Inc., Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268  
 517380053 +E-mail/Text: cio.bncmail@irs.gov Aug 01 2018 00:26:25 Internal Revenue Service, P.O. Box 804527, Cincinnati, OH 45280-4527  
 517380056 E-mail/Text: camanagement@mtb.com Aug 01 2018 00:26:33 M & T Bank, Po Box 844, Buffalo, NY 14240  
 517380057 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 01 2018 00:26:57 Midland funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 517380059 +E-mail/Text: nffcu@optonline.net Aug 01 2018 00:27:02 Newark Fireman FCU, Po Box 5086, Newark, NJ 07105-0086  
 517654235 +E-mail/Text: nffcu@optonline.net Aug 01 2018 00:27:02 Newark Firemen Federal Credit Union, PO Box 5086, Newark, New Jersey 07105-0086  
 517574321 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 01 2018 00:30:20 Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517380062 E-mail/Text: appebnmailbox@sprint.com Aug 01 2018 00:26:55 Sprint, P.O. Box 4191, Carol Stream, IL 60197  
 517380066 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 01 2018 00:26:00 Verizon Wireless Bankruptcy, Administration, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

TOTAL: 21

District/off: 0312-2

User: admin  
Form ID: 186

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Jul 31, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517609916\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
517380061 ##+Security Check, 2612 Jackson Ave W, Oxford, MS 38655-5405

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 02, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor BAYVIEW LOAN SERVICING, LLC  
kmcDonald@blankrome.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michelle Labayen on behalf of Debtor Nicole Davis njchapter7@gmail.com,  
benitezgiovanna@gmail.com  
Neal M. Ruben on behalf of Creditor Newark Firemen Federal Credit Union rubes13@aol.com  
Phillip Andrew Raymond on behalf of Creditor BAYVIEW LOAN SERVICING, LLC  
phillip.raymond@mccalla.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7